

# USDA



## Rural Development



### 2004 Annual Report for the Southern New England Jurisdiction



Rural Development is committed to helping improve the economy and quality of life in all of rural America. Through our programs, we touch rural America in many ways.



Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. We promote economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community empowerment programs.



Rural Development achieves its mission by helping rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs. Rural Development works to make sure that rural citizens can participate fully in the global economy.



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*One of the hallmarks of the Bush Administration centers on improving the quality-of-life and increasing economic opportunities in rural communities. To do this, USDA Rural Development focuses efforts on three primary areas -- home ownership opportunities, business development, and community infrastructure. The \$50 billion in USDA Rural Development investments made by the Bush Administration has helped to create or save over 800,000 jobs that are important to rural communities. The all time record high of 76.1 percent homeownership in rural areas is evidence that programs are working as USDA Rural Development has helped 170,000 families attain their dream of homeownership. President Bush has set a goal of providing access to all Americans by 2007. USDA Rural*

*Development is helping meet this goal by increasing access for 1.2 million households and businesses to high-speed Internet technologies.*

*USDA Rural Development has provided 2.7 million people with basic community water and wastewater infrastructure. Additionally, investments that assist communities with financing public health and safety first responder requests, including financing the purchase of 600 fire trucks and 150 police cars and construct or renovate nearly 100 medical facilities, are having a positive impact on the quality of life in rural America.*

*The Bush Administration understands the values and traditions that are unique to those who call rural America home. President Bush and I, along with our USDA Rural Development family, are working hard to support families, businesses, and communities increase economic opportunities and improve the quality of life in rural communities.*

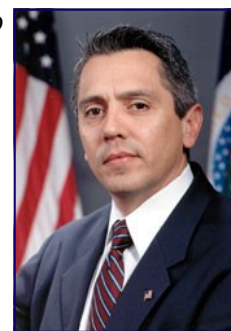
**~ Ann M. Veneman, Secretary of Agriculture**

*Citizens and community leaders throughout rural American share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.*

*We are committed to aggressively working to help families, communities and businesses build the basic community infrastructure, help create more local jobs and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.*

*While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides. That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up. We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural Massachusetts, Connecticut and Rhode Island. I encourage you to contact your local or state office in Southern New England to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.*

**~ Gilbert Gonzalez, Under Secretary of USDA Rural Development**



*The Southern New England Rural Development staff and I are passionate about our roles in the achievement of President Bush and Secretary Veneman's vision to improve economic conditions in America's rural communities. This resolve has been the drive behind our efforts in Southern New England and has resulted, I am pleased to report, in the delivery of over \$113 million in funding for rural neighborhoods, businesses and families in Massachusetts, Connecticut and Rhode Island this Fiscal Year. I am hopeful that the following report will provide you with valuable insight into the vital programs Rural Development has to offer and that our future accomplishments in Massachusetts, Connecticut and Rhode Island continue to improve the lives of those we serve.*

**~ David Tuttle, State Director of USDA Rural Development (MA/CT/RI)**



## Housing Programs

The acquisition of safe and sanitary housing through purchase or construction is the major emphasis of our housing programs. Assistance is available to residents of rural communities to purchase or build a single-family home, repair an existing home, and for the development of affordable rental housing. Assistance comes in the form of, Direct and Guaranteed loans for home ownership; loans and grants for home improvement and repairs; direct and guaranteed loans for rural rental housing projects, grants to non-profit organizations to administer housing repair programs (HPG 533), and Self-Help Technical Assistance programs.

**In Fiscal Year 2004 USDA Rural Development in Southern New England provided over **\$41 million** in funds through the Rural Housing Program.**



State	502 Direct Loans	502 Guaranteed Loan	504 Loan	504 Grant	Housing Preservation Grants/Self Help Technical Assistance/ Technical Supervisory Assistance	515 Rural Rental Housing/	<i>Total Dollars Obligated</i>
Rhode Island	\$3,318,045	\$415,000	\$120,786	\$118,511	\$50,000	\$557,300	<b><i>\$4,579,642</i></b>
Connecticut	\$5,846,755	\$11,517,000	\$56,890	\$123,317	\$60,000	\$1,518,494	<b><i>\$19,122,456</i></b>
Massachusetts	\$13,413,697	\$3,052,360	\$184,904	\$238,539	\$65,000	\$765,800	<b><i>\$17,720,300</i></b>



## Business & Cooperative Development Programs

Rural Development's Business and Cooperative programs enhance the quality of life for rural Americans by providing financing and technical assistance to competitive businesses that can prosper in the global marketplace.

We meet these goals by:

- Providing financial resources and technical assistance through loans and grants to businesses and cooperatives located in rural communities;
- establishing public and private institutional alliances and partnerships that leverage financial resources to create jobs and stimulate rural economic activity.

### Business & Industry Loan Guarantees, Rural Business Enterprise Grants, Rural Business Opportunity Grants and Intermediary Re-lending Program

**Loans** are made to improve, develop or finance business, industry and employment and improve the economic and environmental climate in rural communities. The objective of the B&I Loan Program is achieved through bolstering a communities' private commercial credit structure with guarantees on quality loans that will provide employment opportunities. Grant programs are available to public bodies and non-profit organizations to carry out assistance to small and emerging private businesses. This assistance is available only to businesses located in rural areas; those areas being outside the boundary of a town or city with a population of 50,000 or more or its immediate urbanized surroundings. The funds may be used for real estate purchase or improvement, equipment or capital.

**Cooperative Development Programs** help residents form new cooperative businesses and improve the operations of existing cooperatives. To accomplish this, cooperative programs provide technical assistance, conduct cooperative related research, and produce information products to promote public understanding of cooperatives.

**In Fiscal Year 2004, USDA Rural Development in Southern New England provided over \$21.8 million in funds through its Rural Business and Cooperative Development programs.**

State	Direct Loans	Guaranteed Loans	Rural Business Enterprise Grants	Other Grants	Total Dollars Obligated
Rhode Island	*	*	\$59,305	\$28,387	<b>\$87,692</b>
Connecticut	*	\$5,600,000	\$258,682	\$50,000	<b>\$5,908,682</b>
Massachusetts	\$750,000	\$12,580,000	\$277,937	\$2,210,000	<b>\$15,817,937</b>



*The Hallmark Institute of Photography (left) in Turners Falls, MA received over \$2.8 million in B&I loan guarantees through USDA Rural Development*



*The Torrington Motor Lodge received a \$2.8 million loan guarantee through Rural Development to renovate it's restaurant and add 15 new suites.*



*Ex-U-Rope, Inc., maker of exercise ropes, received a \$150,000 B&I loan guaranteed through USDA Rural Development*

### Community Facilities Borrowers and Grantees

- South Shore Charter School, MA
- Community Children's Center, CT
- Gateway Healthcare, Inc., RI
- Western Massachusetts Regional Library System, MA
- Town of Charlestown, RI
- Town of Canaan, CT
- Mortlake Fire Company, CT
- Shelburne Falls Fire District, MA
- YMCA of Smithfield, RI
- Rising Tide Charter School, MA
- Valley Shore Emergency Communications, CT
- Greenfield Center School, MA
- City of Central Falls, RI
- Hebron Center Nursery School, CT
- Medical Diagnostics Healthcare Corp., MA
- North Smithfield Fire and Rescue, RI
- Winsted Daycare, CT
- Town of Athol, MA
- Gosnold Medical Treatment, MA
- Torrington Area Health District, CT
- C.C. Pools, MA
- Provincetown Art Association and Museum, MA
- Town of Franklin, CT
- Martha's Vineyard Community Services, Inc., MA
- Bungay Fire Department, CT
- New England Wildlife Center, MA
- Four Rivers Charter School, MA
- Erie Fire Association, MA
- Town of East Brookfield, MA
- Wellfleet Harbor, MA

## Community Facilities Program

The mission of the Rural Housing Service, Community Programs is to enhance the quality of life and opportunities in rural communities by developing essential community facilities for public use. These facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Through its Community Programs, the Department of Agriculture is striving to ensure that such facilities are readily available to all rural communities. Community Programs utilizes three flexible financial tools to achieve this goal: loan guarantees, available to commercial banks; a direct loan program, at reduced interest rates; and a grant program for communities that cannot finance a needed project. Eligible rural areas are cities and towns of less than 20,000 inhabitants.

**In Fiscal Year 2004, USDA Rural Development in Southern New England provided over **\$30 million** in funds through the Community Facilities Program.**



State	Community Facilities Direct Loan	Community Facilities Guaranteed Loans	Community Facilities Grants	Total Dollars Obligated
Connecticut	\$3,155,000	*	\$107,000	<b>\$3,262,000</b>
Massachusetts	\$8,435,000	\$12,165,000	\$121,000	<b>\$20,721,000</b>
Rhode Island	\$5,790,000	\$475,000	\$79,000	<b>\$6,344,000</b>



## Water & Environmental Programs

The mission of the Rural Utilities Service is to improve the quality of life and promote economic development in rural communities by developing essential public water, sewer and solid waste facilities. Eligible rural areas are cities and towns with less than 10,000 inhabitants.

### Water & Waste Loans

**Purpose:** To develop water and waste disposal systems (including sewers and storm drainage and solid waste disposal). Funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. Rural Development also provides water and waste disposal loans made by commercial banks and other eligible lenders.

### Water and Waste Grants

**Purpose:** To reduce water and waste disposal costs to a reasonable level for rural users. Grants may be made for up to 75 percent of eligible project costs in some cases. The same types of applicants are eligible for grants as are for loans.

### Technical Assistance and Training (TAT) Grants

**Purpose:** To make grants to nonprofit organizations to provide technical assistance and training to associations on a wide range of issues relating to the delivery of water and waste disposal services.

Grant funds may be used to assist communities and rural areas identify and evaluate solutions to water, wastewater or solid waste management problems, improve facility operation and maintenance activities, or prepare funding applications for capital construction projects.

### Solid Waste Management (SWM) Grants

**Purpose:** To make grants to public and private nonprofit organizations for providing technical assistance and training to associations to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities.



*MA State Senator Stephen Brewer signs a USDA Rural Development check for over \$1.8 million in Water and Wastewater loan & grant funds for the Town of Sturbridge, MA.*



*Congressman Richard Neal and State Director David Tuttle present the Grafton Water District with nearly \$2.1 million in Rural Development Water and Wastewater funds.*



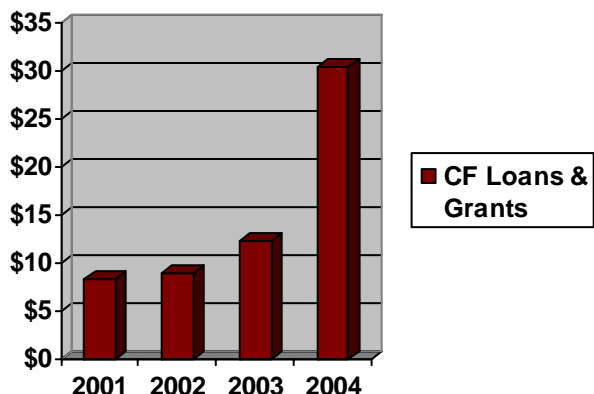
*Area Director Mary Grasso (far right) helps local officials in Plymouth, CT break ground on the Town's Rural Development funded wastewater system.*

**In Fiscal Year 2004, USDA Rural Development in Southern New England provided **\$19,720,671** in funds through the Water & Wastewater Program.**

# Historical Trends

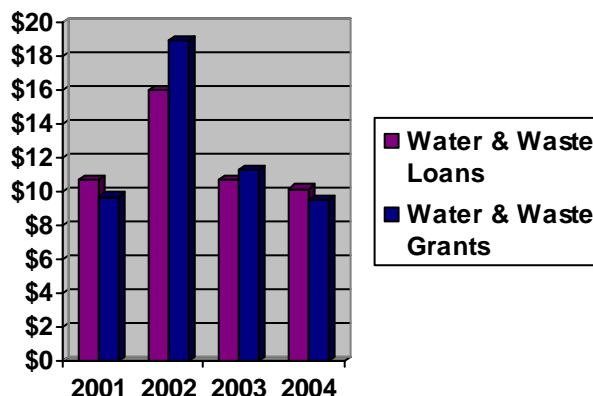
## Community Facilities:

Millions



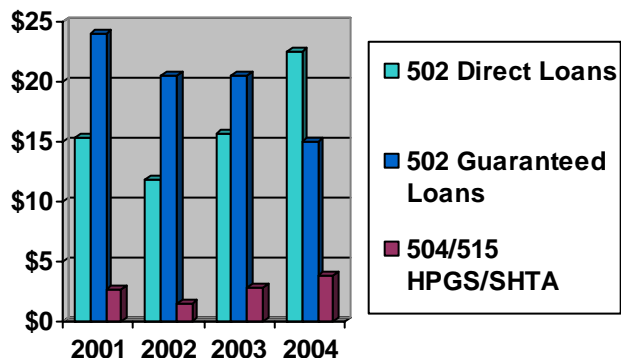
## Water & Waste:

Millions



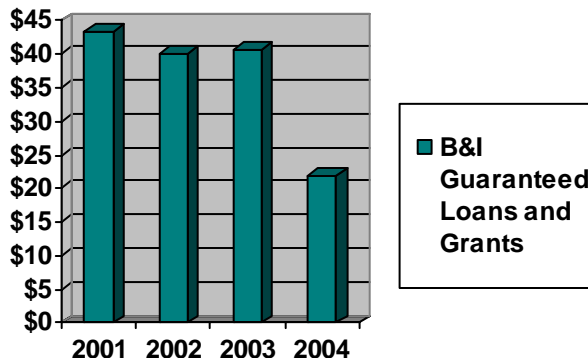
## Housing:

Millions



## Business & Industry:

Millions







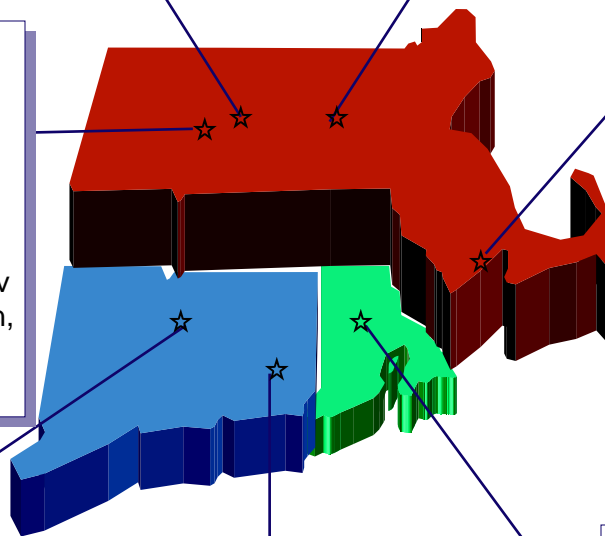
## Rural Development Offices in Southern New England

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 Email: david.tuttle@ma.usda.gov  
 On the web: [www.rurdev.usda.gov/ma](http://www.rurdev.usda.gov/ma)  
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 the three state jurisdiction.

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 Servicing: All of Rhode Island

The background of the image is a scenic photograph of a waterfall cascading over rocks in a forest. The trees are in peak autumn foliage, with vibrant yellows, oranges, and reds. A wooden bridge with railings is visible in the upper left, and a person in a yellow shirt is standing on it. The USDA Rural Development logo is overlaid on the lower half of the image. The logo consists of the text 'USDA' in a large, blue, serif font, followed by a dark green graphic of stylized hills or waves. To the right of this is a blue silhouette of a rural building with a water tower on top. Below the building silhouette is another dark green graphic of stylized hills or waves, followed by the text 'Rural Development' in a blue, sans-serif font.

**USDA**



**Rural  
Development**